

**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3691**

PATENT

Attorney Docket No. 07781.0139-00
SAP Reference No. 2003P00123 US01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Harald HINDERER et al.)	Group Art Unit: 3691
)	
Application No.: 10/766,863)	Examiner: Chuks N. Onyezia
)	
Filed: January 30, 2004)	Confirmation No.: 3915
)	
For: CREDIT MANAGEMENT SYSTEM AND METHOD)	Mail Stop AF
)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

VIA EFS WEB

Sir:

AMENDMENT AFTER FINAL

In reply to the Final Office Action mailed March 17, 2009, the period for response to which extends through June 17, 2009, and pursuant to 37 C.F.R. § 1.116, Applicants propose that this application be amended as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment section of this paper.